



**IT IS ORDERED as set forth below:**

**Date: March 14, 2025**

**Paul W. Bonapfel**  
**U.S. Bankruptcy Court Judge**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ROME DIVISION**

IN RE:

ANDREW RYAN EARWOOD,

Debtor.

CASE NO. 25-40242-PWB

CHAPTER 7

**ORDER DENYING APPLICATION TO HAVE CHAPTER 7 FILING FEE WAIVED**

On February 24, 2025, Debtor filed an Application to Have the Chapter 7 Filing Fee Waived (“Application”) [Doc. No. 5]. The Application shows a monthly income of \$6,395.00 (\$76,740.00 annually) and a five-person household.

Under 28 U.S.C. § 1930(f)(1), the Court may waive the filing fee if: (1) Debtor’s income is less than 150% of the official poverty guideline applicable to Debtor’s family size; and (2) Debtor is unable to pay the filing fee in installments. In 2025, the official poverty line income amount for a five-person household is \$56,475.00. See <https://aspe.hhs.gov/poverty-guidelines>. Debtor bears the burden of proving that his circumstances satisfy both requirements of 28 U.S.C. § 1930(f)(1). See, e.g., *In re Duroser*, 1:15-cv-1810, 2015 U.S. Dist. LEXIS 86821, at \*13–14 n.5 (N.D. Ga. July 2, 2016).

Debtor has not carried his burden of showing he qualifies for waiver of the Chapter 7 filing

fee. Debtor's annual income exceeds 150% of the poverty line for a five-person household.

Accordingly, it is hereby

**ORDERED** that the Application is *denied*; however, to allow Debtor an opportunity to pay the filing fee, it is further **ORDERED** that Debtor shall either (1) pay the Chapter 7 filing fee in full within ten (10) days of the date of the entry of this Order, or (2) begin making installment payments as follows:

\$ 85.00 on or before 10 days from the date of the entry of this Order.

\$ 126.00 on or before 30 days from the date of the entry of this Order.

\$ 127.00 on or before 60 days from the date of the entry of this Order.

**ALL PAYMENTS MUST BE MADE BY MONEY ORDER, CASHIER'S CHECK, ATTORNEY'S CHECK, OR TRUSTEE'S CHECK, PAYABLE TO "CLERK, UNITED STATES BANKRUPTCY COURT." \*\* PAYMENTS MAY ALSO BE MADE ONLINE AT:**

**<https://www.ganb.uscourts.gov/online-payments>**.

If Debtor fails to timely pay the filing fee as set forth above, this case may be dismissed without opportunity for hearing.

The Clerk is directed to serve a copy of this Order upon Debtor, the Chapter 7 Trustee, and the U.S. Trustee.

**\*\* Mailing Address**

United States Bankruptcy Court  
1340 Russell Federal Building  
75 Ted Turner Drive, SW  
Atlanta, GA 30303

**END OF ORDER**